

Monte J. White & Associates, PC
Monte J. White
1106 Brook Ave, Hamilton Place
Wichita Falls, TX 76301
(940)723-0099
(940)723-0096 FAX

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:	§ CASE NO. 10-70010-HDH-13
	§
Daniel Cole Cantrell	§
and	§ JUDGE HARLIN D. HALE
Raynee Amber Cantrell	§
	§ HEARING DATE: 10/16/2013
DEBTORS	§ HEARING TIME: 10:00 A.M.

NOTICE OF HEARING, PRE-HEARING CONFERENCE
AND ATTACHED MODIFICATION OF PLAN AFTER CONFIRMATION

NOTICE OF HEARING

On 10/16/2013, which is at least twenty-eight (28) days from the date of service hereof, at 10:00 o'clock A.M. a HEARING on the above and foregoing "Modification of Plan After Confirmation" will be held before the Bankruptcy Judge in Room 222, U.S. Courthouse, 10TH AND LAMAR Street, WICHITA FALLS, Texas. Creditors are not required to attend unless they have objections to the Modification.

NOTICE OF PRE-HEARING CONFERENCE

A PRE-HEARING CONFERENCE will be held by the Trustee at 8:30 o'clock A.M. prior to the above hearing time at the following location 10TH AND LAMAR STREET, WICHITA FALLS, TEXAS. Hearings on Motions to Modify Plans with objections not resolved at the PRE-HEARING CONFERENCE will be heard by the Court at the scheduled Hearing time.

NOTICE is hereby given that pursuant to 11 USC 1329 the attached "Modification of Plan" dated 08/27/2013, will be approved by the Court as the Debtor(s) Modified Chapter 13 Plan Unless a party in interest files a written "Objection to the Modification" within twenty-one (21) days of service hereof, and the Debtor has made any subsequent payments required under the Modified Plan. An "Objection to Modification" shall be made in writing to the following: U.S. Bankruptcy Court, Clerks Office, 1100 Commerce Street Room 12A24, Dallas, TX 75242, with copies sent to Walter O'Cheskey, Chapter 13 Trustee, 6308 Iola, Lubbock, TX, 79424 and Debtor(s) Attorney at the above address.

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
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IN RE:

Daniel Cole Cantrell	§ CASE NO. 10-70010-HDH-13
and	§
Raynee Amber Cantrell	§ HEARING DATE: 10/16/2013
DEBTOR(s)	§ HEARING TIME: 10:00 A.M.

SECOND MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: 08/27/2013

Pursuant to 11 USC 1329, the Debtor(s) (per the undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

I. HISTORY OF THE CASE

1. Date Case Filed: 1/14/2010
2. Date of Section 341 Meeting: 2/9/2010
3. First Payment Date: 2/13/2010
4. Date of Confirmation: 3/17/2010
5. Total Plan Term Prior to this Modification: 60
6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval: 44
7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 16
8. Amount of Arrears through the month prior to the date the Modification is filed: NONE
9. Date plan payments are to resume: 10/13/2013
10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$17,593.00
11. Total payments due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$17,591.00
12. Total Payments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: \$356.00
13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders:

TRCC 10/6/2010; First Modification 6/18/2012

II. MODIFICATION REQUESTED

(CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

- INCREASE monthly payment from \$179.00 per month to \$900.00 per month
(must coincide with resume date shown in item 9 above)

Any arrears indicated in item 8 above shall be cured by the following method: N/A

III. RESUMPTION OF PAYMENTS TO THE TRUSTEE

(All information below must be complete)

Payments can only change as of the month the modification is approved. Payments to the Trustee in the amount of \$900.00 will resume on or before 10/13/2013 for 16 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount will change from \$20,813.00 to \$32,349.00

If the base amount has changed complete the following:

1. Total Paid in as of the month prior to Modification Approval: \$17,949.00
2. (+)Plus Total Payments to be made through the Remainder of Plan: \$14,400.00
(Making up any arrears in item 9 above)
3. (=) New Base Amount \$32,349.00

IV. TREATMENT OF UNSECURED CREDITORS

Unsecured creditors are not guaranteed a dividend when a plan is confirmed. See general order 2007-2. Allowed general unsecured claims may receive a pro-rata share of the unsecured creditors' pool, but not less than the section 1325(a)(4) amount of non-exempt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

X The unsecured creditor pool remains \$0.

V. SECURED, PRIORITY OR SPECIAL CLASS TREATMENT

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

C/D;A=ADD;D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO

A	S-Lakeview Loan Servicing	Post-petition mortgage arrears	\$11,145.04	\$696.57 per month
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Note: Changes to any creditors above shall not be effective until the Modification is approved.

VI. ATTORNEY FEES

Debtor's attorney shall be allowed an additional fee for this Modification in the total amount of \$350.00 plus \$50.00 in costs, of which \$400.00 will be paid through the Plan by the Trustee;

VII. REASON FOR MODIFICATION

This modification is requested for the following reason(s): Per Agreed Order entered with the Court on 8/21/2013.

VIII. BUDGET INFORMATION

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

N/A

Respectfully submitted,

/s/Monte J. White
Attorney for Debtor(s)

CERTIFICATE OF SERVICE

I certify that a true copy of the above and foregoing Modification of Plan after Confirmation, Notice of Hearing and Pre-Hearing Conference has been served by me on 08/27/2013, on all parties on the attached matrix, by United States First Class Mail, proper postage affixed.

/s/Monte J. White
Attorney for Debtor(s)

Label Matrix for Local noticing

0539-7

Case 10-70010-hdh13

Northern District of Texas

Wichita Falls

Tue Aug 27 16:21:47 CDT 2013

United States Trustee

1100 Commerce Street

Room 976

Dallas, TX 75242-0996

1100 Commerce Street

Room 1254

Dallas, TX 75242-1305

A-1 Collection Agency-Southwest Mem

715 Horizon Drive

Grand Junction, CO 81506-8700

Adv Ntwk Sys-Laplate Co County

215 Pitkin

Grand Junction, CO 81501-7805

Agency Of Cr Cntrl-Colorado Imaging Asso

2014 S Pontiac Way

Denver, CO 80224-2412

Allied Home Mortgage
1 Corporate Center Drive, Suite 360
Lake Zurich, IL 60047Allied Home Mortgage Capital Corp
PO Box 660592
Dallas, TX 75266-0592Allllied Interstate-Direct Energy
PO Box 1954
Southgate, MI 48195-0954American Infosource Lp As Agent for
World Financial Network National Bank As
Maurices
PO Box 248872
Oklahoma City, OK 73124-8872Animas Credit Union
850 Municipal Driv
Farmington, NM 87401-2663Bank Of America
Po Box 17054
Wilmington, DE 19850-7054Capital One Auto Finance
3905 N. DALLAS PARKWAY
PLANO, TX 75093-7892Capital One Auto Finance
3901 N Dallas Pkwy
Plano, TX 75093-7864Capital One Auto Finance, CO Ascension Capit
P.O. Box 201347
Arlington, TX 76006-1347Capital One, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Road, Suite No. 200
Tucson, AZ 85712-1097Cdi Affiliated Service-Mercy Med Durango
1451 N Hartman St
Boise, ID 83704-8849City of Iowa Park-Iowa Park ISD-WC
CO Harold Lerew
PO Box 8188
Wichita Falls, TX 76307-8188Direct Energy
P.O. Box 180
Tulsa, OK 74101-0180Durango Credit & Coll-Giant Conoco
3050 Main Ave
Durango, CO 81301-4245Durango Credit & Coll-Mercy Medical Ctr
3050 Main Ave
Durango, CO 81301-4245Durango Credit & Coll-Radiology Associa
3050 Main Ave
Durango, CO 81301-4245Durango Credit & Coll-Richard Wilson DDS
3050 Main Ave
Durango, CO 81301-4245EZ Rent
1717 9th Street
Wichita Falls, TX 76301-5002FIA Card Services aka Bank of America
POB 3001
Malvern, PA 19355-0701First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4868GE Consumer Finance
For GE Money Bank
dba DISCOUNT TIRE-GEMB
PO Box 960061
Orlando FL 32896-0661GEMB - HH Gregg
Attention: Bankruptcy
PO Box 103106
Roswell, GA 30076-9106(p) HSBC BANK
ATTN BANKRUPTCY DEPARTMENT
PO BOX 5213
CAROL STREAM IL 60197-5213HSBC Bank Nevada, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Rd., Suite No. 200
Tucson, AZ 85712-1097

IOWA PARK CITY & ISD
CO PERDUE BRANDON FIELDER COLLINS & MOT
PO BOX 8188
WICHITA FALLS TX 76307-8188

(p) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

KTX Emergency Physicians
PO Box 98596
Las Vegas, NV 89193-8596

Kell West Regional Hospital
5420 Kell West Blvd
Wichita Falls, TX 76310

Lakeview Loan Servicing
CO M & T Bank
PO Box 840
Buffalo, NY 14240-0840

Lowes - MBGA
Attention: Bankruptcy Department
PO Box 103106
Roswell, GA 30076-9106

(p) M&T BANK
LEGAL DOCUMENT PROCESSING
1100 WHERLE DRIVE
WILLIAMSVILLE NY 14221-7748

Monte J. White & Associates
1106 Brook Ave
Wichita Falls TX 76301-5009

Nelnet Loan
Attn: Claims
PO Box 17460
Denver, CO 80217-0460

Nelnet on behalf of COAC
College Access Network
1560 Broadway Suite 1700
Denver CO 80202-5159

PRA Receivables Management LLC
PO Box 41067
Norfolk, VA 23541-1067

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
CO Lowes
POB 41067
NORFOLK VA 23541-1067

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
CO Southwestern Bell Telephone
POB 41067
NORFOLK VA 23541-1067

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard-Charter
P.O. Box 2208
Vacaville, CA 95696-8208

San Juan Regional Medical Center
801 West Maple Street
Farmington, NM 87401-5630

(p) TXU ENERGY RETAIL COMPANY LP
CO BANKRUPTCY DEPARTMENT
PO BOX 650393
DALLAS TX 75265-0393

WICHITA COUNTY
CO PERDUE BRANDON FIELDER COLLINS & MOT
PO BOX 8188
WICHITA FALLS TX 76307-8188

Wfnnb-Maurices
PO Box 182273
Columbus, OH 43218-2273

eCAST Settlement Corporation
CO Bass & Associates, P.C.
3936 E Ft. Lowell, Suite 200
TUCSON, AZ 85712-1083

Daniel Cole Cantrell
708 S Park Ave
Iowa Park, TX 76367-2635

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301-5009

Raynee Amber Cantrell
708 S Park Ave
Iowa Park, TX 76367-2635

Walter 12,13 OCheskey
6308 Iola Avenue
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

HSBC
HSBC Retail Services Attention: Bankru
PO Box 15522
Wilmington, DE 19850

IRS Special Procedures
1100 Commerce St., Room 951
Mail Stop 5029 DAL
Dallas, TX 75246

M & T Bank
PO Box 62182
Baltimore, MD 21264

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk VA 23541

TXU Energy
200 W John Carpenter Fwy
Irving, TX 75039

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Allied Home Mortgage Corporation
1 Corporate Center Drive, Suite 360
Lake Zurich, IL 60047

(d)Capital One Auto Finance
3905 N. Dallas Parkway
Plano, TX 75093-7892

(d)Capital One, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Road, Suite No. 200
Tucson, AZ 85712-1097

(u)HSBC Bank Nevada, N.A.

(d)eCAST Settlement Corporation
CO Bass & Associates, P.C.
3936 E Ft. Lowell, Suite 200
Tucson, AZ 85712-1083

End of Label Matrix	
Mailable recipients	53
Bypassed recipients	5
Total	58